

Information to identify the case:

Debtor 1	Salvatore DiBetta	Social Security number or ITIN	xxx-xx-1161
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 16-17166-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Salvatore DiBetta
dba All Point ATM, LLC

1/12/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Salvatore DiBetta
 Debtor

Case No. 16-17166-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 18

Date Rcvd: Jan 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2017.

db Salvatore DiBetta, 102 Winfield Terrace, Branchburg, NJ 08876
 acc +Bederson LLP, 347 Mt. Pleasant Avenue, West Orange, NJ 07052-2749
 r +Weichert Realtors, 3290 Route 22 West, Branchburg, NJ 08876-3493
 516119575 +AT&T, Box 6284, Sioux Falls, SK 57117-6284
 516171698 +Martin Heller, c/o The Heller Group, PO Box 700, Madison, NJ 07940-0700
 516119577 +Martin Heller, c/o Steven J. Candido, Esq., 1425 Pompton Avenue,
 Cedar Grove, NJ 07009-1043
 516119572 +Midland Mortgage, Box 26648, Oklahoma City, OK 73126-0648
 516119578 +Route 513, c/o Cole Shatz Meisel, Court Plaza North, 25 Main Street,
 Hackensack, NJ 07601-7083
 516274979 +Route 513 at Sliker Road, LLC, c/o Cole Schotz P.C., Court Plaza North, 25 Main Street,
 Hackensack, NJ 07601-7015
 516119574 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division of Taxation, Box 245, Trenton, NJ 08695)
 516119579 +Wells Fargo Bank, c/o Jeffrey H. Ward, Esq., 2 Village Court, Hazlet, NJ 07730-1530

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 12 2017 23:36:18 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 12 2017 23:36:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516119576 +EDI: DISCOVER.COM Jan 12 2017 23:23:00 Discover, Box 71084, Charlotte, NC 28272-1084
 516139372 EDI: DISCOVER.COM Jan 12 2017 23:23:00 Discover Bank, Discover Products Inc.,
 PO Box 3025, New Albany, OH 43054-3025
 516277864 +EDI: RESURGENT.COM Jan 12 2017 23:23:00 PYOD, LLC its successors and assigns as assignee,
 of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 516119573 EDI: TFSR.COM Jan 12 2017 23:23:00 Toyota, Box 5855, Carol Stream, IL 60197
 516551748 EDI: BL-TOYOTA.COM Jan 12 2017 23:23:00 Toyota Motor Credit Corporation,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516187335* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2017 at the address(es) listed below:

Brian Thomas Crowley on behalf of Trustee John Michael McDonnell bcrowley@mchfirm.com
 Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as trustee on
 behalf of the holders of the OPTEMAC Asset-Backed Pass-Through Certificates, Series 2006-1
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Henry A Loeb on behalf of Debtor Salvatore DiBetta henryaloeb@yahoo.com
 John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcaddonell@mchfirm.com,
 jcohen@mchfirm.com/NJ95@ecfbis.com

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 18

Date Rcvd: Jan 12, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com
Steven Z Jurista on behalf of Creditor Heller, Martin sjurista@wjslaw.com,
ldenson@wjslaw.com/sjurista@ecf.inforuptcy.com;ldenson@ecf.inforuptcy.com

TOTAL: 6